

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ANNIE M. SNELSON-SMITH

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:19-22974 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/27/2019 and confirmed on 9/18/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		153,628.00
Less Refunds to Debtor	5,225.28	
TOTAL AMOUNT OF PLAN FUND		148,402.72

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	6,786.08	
Trustee Fee	7,418.01	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		14,204.09

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	MIDFIRST BANK SSB*	0.00	70,620.64	0.00	70,620.64
	Acct: 3818				
	MIDFIRST BANK SSB*	14,609.63	14,609.63	0.00	14,609.63
	Acct: 3818				
	GREEN TREE BORO-PROPERTY TAX	0.00	0.00	0.00	0.00
	Acct: H148				
	ALLY FINANCIAL(*)	0.00	0.00	0.00	0.00
	Acct: 3658				
	PERITUS PORTFOLIO SERVICES*	32,415.28	32,415.28	16,553.08	48,968.36
	Acct: 9262				
					134,198.63

Priority					
	BRYAN P KEENAN ESQ	0.00	0.00	0.00	0.00
	Acct:				
	ANNIE M. SNELSON-SMITH	0.00	0.00	0.00	0.00
	Acct:				
	ANNIE M. SNELSON-SMITH	1,785.00	1,785.00	0.00	0.00
	Acct:				
	ANNIE M. SNELSON-SMITH	3,440.28	3,440.28	0.00	0.00
	Acct:				
	BRYAN P KEENAN & ASSOCIATES PC	0.00	0.00	0.00	0.00
	Acct:				
	BRYAN P KEENAN ESQ	3,500.00	3,500.00	0.00	0.00
	Acct:				
	BRYAN P KEENAN & ASSOCIATES PC	3,286.08	3,286.08	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX8/24				
	INTERNAL REVENUE SERVICE*	0.00	0.00	0.00	0.00
	Acct: 4679				

\*\*\* NONE \*\*\*

Unsecured					
	ALLY FINANCIAL(*)	0.00	0.00	0.00	0.00
	Acct:				
	ATT	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1397				
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct: 6605				
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct: 1429				
	CAVALRY SPV I LLC - ASSIGNEE**	0.00	0.00	0.00	0.00
	Acct:				
	CAVALRY SPV I LLC - ASSIGNEE(*)	1,366.36	0.00	0.00	0.00
	Acct: 6720				
	CBNA	0.00	0.00	0.00	0.00
	Acct: 6035				
	QUANTUM3 GROUP LLC - AGENT COMEN	0.00	0.00	0.00	0.00
	Acct: 7572				
	DEPARTMENT STORES NATIONAL BANK	645.55	0.00	0.00	0.00
	Acct: 9481				
	DEPARTMENT STORES NATIONAL BANK	3,992.74	0.00	0.00	0.00
	Acct: 6720				
	ENTERPRISE BANK	0.00	0.00	0.00	0.00
	Acct:				
	INTERNAL REVENUE SERVICE*	4,216.44	0.00	0.00	0.00
	Acct: 4679				
	NELNET O/B/O ECMC**	66,437.41	0.00	0.00	0.00
	Acct: 4679				
	PA AMERICAN WATER(*) AKA AMERICAN W	50.06	0.00	0.00	0.00
	Acct: 7532				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	PRA/PORTFOLIO RECOVERY ASSOC	1,281.99	0.00	0.00	0.00
	Acct: 2046				
	PORTFOLIO RECOVERY ASSOCIATES LLC	1,243.46	0.00	0.00	0.00
	Acct: 7733				
	PORTFOLIO RECOVERY ASSOCIATES LLC	948.25	0.00	0.00	0.00
	Acct: 7818				
	TD BANK NA(*)	0.00	0.00	0.00	0.00
	Acct: 4765				
	UPMC PHYSICIAN SERVICES	446.00	0.00	0.00	0.00
	Acct: 4679				
	DUQUESNE LIGHT COMPANY(*)	1,614.05	0.00	0.00	0.00
	Acct: 3603				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 7818				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	RICHARD M SQUIRE & ASSOCIATES	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	ADDED CREDITOR FOR CALCULATION	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				

\*\*\* NONE \*\*\*

TOTAL PAID TO CREDITORS

134,198.63

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TOTAL CLAIMED	
PRIORITY	0.00
SECURED	47,024.91
UNSECURED	82,242.31

Date: 02/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

ANNIE M. SNELSON-SMITH

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-22974 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Annie M. Snelson-Smith  
Debtor

Case No. 19-22974-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 26, 2025

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2025:**

Recip ID	Recipient Name and Address
db	+ Annie M. Snelson-Smith, 227 Woodridge Drive, Carnegie, PA 15106-1313
15094961	AT&T, PO Box 691020, Tulsa, OK 74169-1020
15094962	+ Bourgh of Greentree, 10 W.. Manilla Avenue, Pittsburgh, PA 15220-3354
15094967	CBNA, PO Box 182789, Sioux Falls, SD 57117
15094965	+ Cavalry Bass & Associates, 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083
15094972	+ Enterprise Bank, 4091 Mt Royal Blvd, Allison Park, PA 15101-2917
15094978	+ PINGORA LOAN SERVICING LLC, C/O FLAGSTAR BANK FBS - SERVICER, PO BOX 660263, Dallas, TX 75266-0263
15094982	+ TD Bank USA, 2001 Western Avenue, Ste 400, Seattle, WA 98121-3132

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 27 2025 03:46:26	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: kburkley@bernsteinlaw.com	Feb 27 2025 00:54:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Feb 27 2025 00:36:00	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 27 2025 01:28:40	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 27 2025 00:36:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	^ MEBN	Feb 27 2025 00:20:27	Pingora Loan Servicing, LLC, c/o Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15103398	Email/Text: ally@ebn.phinsolutions.com	Feb 27 2025 00:36:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
15094960	+ Email/Text: ally@ebn.phinsolutions.com	Feb 27 2025 00:36:00	Ally Financial, Attn: Bankruptcy, Po Box 130424, Roseville, MN 55113-0004
15094964	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 27 2025 02:01:54	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15094963	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 27 2025 02:02:00	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
15094966	+ Email/Text: bankruptcy@cavps.com	Feb 27 2025 00:54:00	Cavalry SPV I LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15094968	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 27 2025 00:37:00	Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125

District/off: 0315-2

User: auto

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Date Rcvd: Feb 26, 2025

Form ID: pdf900

Total Noticed: 40

15094970	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 27 2025 01:28:42	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15094969	+ Email/Text: bnc-quantum@quantum3group.com	Feb 27 2025 00:37:00	Department Store National Bank/Quantum3, PO Box 657, Kirkland, WA 98083-0657
15131825	Email/Text: bnc-quantum@quantum3group.com	Feb 27 2025 00:37:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15094971	+ Email/Text: kburkley@bernsteinlaw.com	Feb 27 2025 00:54:00	Duquense Light, c/o Bernstein Burkley PC, 707 Grant St, Ste 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15094973	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Feb 27 2025 00:36:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15094974	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 27 2025 00:37:00	Internal Revenue Service, Re: Bankruptcy Filing, P.O. Box 7346, Philadelphia, PA 19101-7346
15191595	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Feb 27 2025 01:15:26	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15098658	+ Email/Text: ECMCBKNotices@ecmc.org	Feb 27 2025 00:37:00	Nelnet obo Educational Credit Management Corp, Educational Credit Management Corp, PO Box 16408, St. Paul MN 55116-0408
15094975	+ Email/Text: ECMCBKNotices@ecmc.org	Feb 27 2025 00:37:00	Nelnet/Educational Credit Mgmnt, PO Box 16408, Saint Paul, MN 55116-0408
15094976	+ Email/Text: csc.bankruptcy@amwater.com	Feb 27 2025 00:54:00	PA American Water, P.O. Box 578, Alton, IL 62002-0578
15318975	Email/Text: peritus@ebn.phinsolutions.com	Feb 27 2025 00:54:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15106837	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 27 2025 02:01:59	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15094977	+ Email/Text: ebnpeoples@grblaw.com	Feb 27 2025 00:36:00	Peoples Natural Gas Company LLC, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15135539	^ MEBN	Feb 27 2025 00:20:26	Pingora Loan Servicing, LLC, c/o Flagstar bank FSB, 5151 Corporate Drive, Troy MI 48098-2639
15094979	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 27 2025 01:28:44	Portfolio, Re: Capital One Bank, P.O. Box 12914, Norfolk, VA 23541-0914
15130518	Email/Text: bnc-quantum@quantum3group.com	Feb 27 2025 00:37:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15094980	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 27 2025 01:16:27	Syncb/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15095269	^ MEBN	Feb 27 2025 00:21:28	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15094981	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 27 2025 01:15:43	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
15132382	Email/Text: BNCnotices@dcmservices.com	Feb 27 2025 00:37:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0315-2

User: auto

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Date Rcvd: Feb 26, 2025

Form ID: pdf900

Total Noticed: 40

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		MidFirst Bank
cr		Quantum3 Group LLC as agent for Comenity Capital B
cr	*	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15095780	*+	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor MidFirst Bank blemon@kmlawgroup.com lemondropper75@hotmail.com
Bryan P. Keenan	on behalf of Debtor Annie M. Snelson-Smith keenan662@gmail.com melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com
Chandra Marie Arkema	on behalf of Creditor Pingora Loan Servicing LLC tuhawkey@msn.com, carkema@squirelaw.com
David W. Raphael	on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com
Denise Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedwpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Stephen Russell Franks	on behalf of Creditor MidFirst Bank amps@manleydeas.com

TOTAL: 10